

DECLARATION OF CUSTODIAN OF RECORDS

My name is Lisa J. Crews. I hereby declare that I am a custodian of these records made as a regular practice and kept in the course of regularly conducted business activity by The Bank of Jackson [name of business] and that the following items, totaling 61 pages attached hereto, relating to Alfred L. Cross [subject matter], are each a memorandum, report, record, or data compilation, in any form, of acts, events, conditions, opinions, or diagnoses, made at or near the time by, or from information transmitted by, a person with knowledge. I also declare that each record is an original record or exact duplicate of the original record kept by The Bank of Jackson [name of business].

I certify that each record:

- (A) was made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of those matters;
- (B) was kept in the course of the regularly conducted activity; and
- (C) was made by the regularly conducted activity as a regular practice.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 12.1-15

Lisa J. Crews
Signature

Lisa J. Crews
Name (printed)

SVP
Title

The term "business" as used in this declaration includes business, institution, association, profession, occupation, and calling of every kind, whether or not conducted for profit.